

UNITED STATES PATENT AND TRADEMARK OFFICE
CERTIFICATE OF CORRECTION

PATENT NO. : 7,263,503 B1
APPLICATION NO. : 09/943060
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INVENTOR(S) : Paul Phibbs

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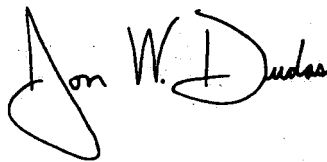
It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

Item [57] In the Abstract 2nd paragraph
After "Indirect Expense" delete "(TE)" insert --(IE)--

Column 19, Line 23, claim 4 after "*W (BIS" delete "(aa)" insert --(a)--
Column 19, Line 29, claim 4 after "an amount" delete "relaxed" insert --related--
Column 21, Line 53, claim 11 after "Interest Revenue" delete "(NR)" insert --(NIR)--

Signed and Sealed this

Fourth Day of December, 2007

A handwritten signature in black ink, appearing to read "Jon W. Dudas". The signature is stylized with a large, looping initial "J" and a distinct "D".

JON W. DUDAS
Director of the United States Patent and Trademark Office